

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Thomas BREITBACH et al.
Application No. : 09/936,834 DO NOT ENTER: /ZL/
Confirmation No. : 1508
Filing Date : March 12, 2002
Title : METHOD FOR USING STANDARDIZED BANK SERVICES
VIA THE INTERNET
Examiner : Zhiyu Lu
Group Art Unit : 2618
Attorney Docket No. : RIEBL.P-44-MG

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

December 2, 2008

**AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION and REQUEST FOR
RECONSIDERATION**

SIR:

In response to the Office Action dated September 2, 2008, for which any necessary extension is herein requested and petitioned, Applicant hereby responds as follows:

Amendments to the Claims begin on Page 2 of this Amendment.

Remarks/Arguments begin on page 6 of this Amendment.